

application, then such extensions of time are hereby petitioned under 37 C.F.R. 1.136(a), and any fees required therefor (including fees for net addition of claims) are hereby authorized to be charged to our Deposit Account No. 19-0036.

### *Amendments*

#### *Attorney Docket Number:*

Please substitute the Attorney Docket No. with the following:

2176.0010002

#### *In the Claims:*

Please substitute claim 1 with the following claim 1:

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1. A method of automatically preparing a communication pertaining to a financial product or a financial service for an entity, the method comprising:

(1) automatically determining whether to offer a financial product or a financial service to said entity;

(2) if it is determined to offer a financial product or a financial service to said entity, then using decision information to automatically determine variable information, the variable information for inclusion in the communication for said entity; and

C18 (3) automatically generating the communication, the communication including an offering to said entity for a financial product or a financial service, the communication having a communication format, wherein said communication format comprises at least one portion that accommodates the variable information, the generating step including incorporating the variable information into said at least one portion of the communication, wherein the variable information is related to said offering, and wherein the variable information comprises at least one of financial product information, financial service information, offer information, and entity information;

wherein steps (1), (2), and (3) are performed using one or more data processing devices, and are performed within an automated process.

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Please substitute claim 5 with the following claim 5:

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- C19 5. The method of claim 1, wherein said using step comprises:  
applying said decision information to retrieve or select information, said retrieved or selected information to be included in said communication.

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Please substitute claim 32 with the following claim 32:

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- C3 32. The method of claim 1, further comprising:  
selecting a subset of entities from a set of available entities; and  
performing said determining, using, and generating steps for only said selected subset of entities.
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Please substitute claim 39 with the following claim 39:

- C4/
39. The method of claim 37, further comprising:  
generating said communication format based on said financial product or said  
financial service being offered to said entity.

Please substitute claim 51 with the following claim 51:

- C5
51. The method of claim 1, wherein said using step comprises:  
(a) determining said variable information by performing one or more  
calculations.

Please substitute claim 53 with the following claim 53:

53. The method of claim 1, wherein said using step comprises:  
determining whether to offer one or more particular financial products or  
financial services to said entity.

C6

Please substitute claim 54 with the following claim 54:

54. The method of claim 53, wherein said using step further comprises:  
calculating one or more amounts of said one or more particular financial products  
or financial services to offer to said entity.

C6  
Please substitute claim 55 with the following claim 55:

55. The method of claim 54, wherein said using step further comprises:  
calculating costs of said one or more amounts of said one or more particular  
financial products or financial services to offer to said entity.

Please substitute claim 62 with the following claim 62:

C7  
62. The method of claim 1, wherein said financial product or financial service relates  
to life insurance, and wherein said using step comprises:  
determining, based on at least one of demographics, age of said entity, income of  
said entity, and other data pertinent to said entity, one or more life insurance plans to offer to  
said entity.

Please substitute claim 64 with the following claim 64:

C8  
64. An apparatus of automatically preparing a communication pertaining to a  
financial product or a financial service for an entity, comprising:  
means for automatically determining whether to offer a financial product or a  
financial service to said entity;  
means for using decision information to automatically determine variable  
information if it is determined to offer a financial product or a financial service to said entity, the  
variable information for inclusion in the communication for said entity; and

C8d means for automatically generating the communication, the communication including an offering to said entity for a financial product or a financial service, the communication having a communication format, wherein said communication format comprises at least one portion that accommodates the variable information, said generating means incorporating the variable information into said at least one portion of the communication, wherein the variable information is related to said offering, and wherein the variable information comprises at least one of financial product information, financial service information, offer information, and entity information;

wherein said determining means, said using means, and said generating means operate in one or more data processing devices within an automated process.

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Please substitute claim 68 with the following claim 68:

68. The apparatus of claim 64, wherein said using means comprises:

C9 means for applying said decision information to retrieve or select information, said retrieved or selected information to be included in said communication.

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Please substitute claim 95 with the following claim 95:

95. The apparatus of claim 64, further comprising:

C10 means for selecting a subset of entities from a set of available entities; and wherein said determining means, using means, and generating means operate for only said selected subset of entities.

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Please substitute claim 102 with the following claim 102:

C11  
102. The apparatus of claim 100, further comprising:  
means for generating said communication format based on said financial product  
or said financial service being offered to said entity.

Please substitute claim 116 with the following claim 116:

116. The apparatus of claim 64, wherein said using means comprises:  
means for determining whether to offer one or more particular financial products  
or financial services to said entity.

C12 { Please substitute claim 117 with the following claim 117: }

117. The apparatus of claim 116, wherein said using means further comprises:  
means for calculating one or more amounts of said one or more particular  
financial products or financial services to offer to said entity.

{ Please substitute claim 118 with the following claim 118: }

118. The apparatus of claim 117, wherein said using means further comprises:

C12 means for calculating costs of said one or more amounts of said one or more particular financial products or financial services to offer to said entity.

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Please add the following new claims:

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--129. The method of claim 1, further comprising:

selecting said decision information.

130. The method of claim 1, further comprising:

inputting and storing said decision information.

C13 131. The method of claim 1, wherein said decision information is a part of control logic.

132. The method of claim 131, wherein said using step comprises:

using a module operating according to said control logic to use said decision information to automatically determine said variable information for inclusion in the communication.

133. The method of claim 1, further comprising:

delivering said communication to said entity via printed materials.

134. The method of claim 1, further comprising:

delivering said communication to said entity via modem.

135. The method of claim 1, further comprising:  
delivering said communication to said entity via electronic transfer.

136. The method of claim 1, further comprising:  
delivering said communication to said entity via internet.

137. The method of claim 1, further comprising:  
delivering said communication to said entity via a data file.

138. The method of claim 1, further comprising:  
delivering said communication to said entity via voice response.

139. The method of claim 1, wherein said using step comprises:  
determining one or more types of financial products or financial services to offer  
to said entity.

140. The method of claim 139, wherein said using step further comprises:  
determining, for at least some of said types, particular financial products or  
financial services to offer to said entity.

141. The method of claim 45, wherein said delivering step comprises:

C13



providing said communication and reply means to said entity electronically.

142. The method of claim 45, wherein said delivering step comprises:

providing said communication and reply means to said entity via printed materials.

143. The method of claim 1, wherein said using step comprises:

automatically using the decision information and at least one of entity information and financial product or service information to determine whether a particular financial product or service is to be offered to a particular entity;

wherein said generating step comprises:

preparing a communication for said particular entity if it is determined that said particular financial product or service is to be offered to said particular entity.

144. The method of claim 143, wherein said using and generating steps operate over a set of entities.

145. The method of claim 143, wherein the entity information does not include entity identification information or transactional information.

146. The apparatus of claim 64, wherein said using means comprises:

means for automatically using the decision information and at least one of entity information and financial product or service information to determine whether a particular financial product or service is to be offered to a particular entity;

wherein said generating means comprises:

means for preparing a communication for said particular entity if it is determined that said particular financial product or service is to be offered to said particular entity.

C13  
147. The apparatus of claim 146, wherein said using means and generating means operate over a set of entities.

148. The apparatus of claim 64, wherein the entity information does not include entity identification information or transactional information.

149. The method of claim 1, further comprising:  
selecting a first delivery medium that will be used to deliver the communication to said entity; and  
selecting a second delivery medium that will be used to deliver a subsequent communication pertaining to said offer to said entity.

150. The method of claim 1, wherein steps (1), (2), and (3) are performed within an automated process without the need for human intervention between each step.

151. The method of claim 1, wherein steps (1), (2), and (3) are performed within an automated process without human intervention between each step.

152. The apparatus of claim 64, further comprising:

means for selecting a first delivery medium that will be used to deliver the communication to said entity; and

means for selecting a second delivery medium that will be used to deliver a subsequent communication pertaining to said offer to said entity.

153. The apparatus of claim 64, wherein said determining means, said using means, and said generating means operate without the need for human intervention therebetween.

154. The apparatus of claim 64, wherein said determining means, said using means, and said generating means operate without human intervention therebetween.

155. A method of automatically preparing a communication pertaining to a financial product or a financial service for an entity, the method comprising:

(1) automatically determining whether to offer a financial product or a financial service to said entity;

(2) if it is determined to offer a financial product or a financial service to said entity, then using decision information to automatically determine variable information, the variable information for inclusion in the communication for said entity; and

(3) automatically generating the communication, the communication including an offering to said entity for a financial product or a financial service, the communication having a communication format, wherein said communication format comprises at least one portion that accommodates the variable information, the generating step including incorporating the variable information into said at least one portion of the communication, wherein the variable information is related to said offering, and wherein the variable information

comprises at least one of financial product information, financial service information, offer information, and entity information;

wherein steps (1), (2), and (3) are performed using one or more data processing devices, and are performed within an automated process without the need for human intervention between each step.

156. The method of claim 155, wherein steps (1), (2), and (3) are performed without human intervention between each step.

157. An apparatus of automatically preparing a communication pertaining to a financial product or a financial service for an entity, comprising:

means for automatically determining whether to offer a financial product or a financial service to said entity;

means for using decision information to automatically determine variable information if it is determined to offer a financial product or a financial service to said entity, the variable information for inclusion in the communication for said entity; and

means for automatically generating the communication, the communication including an offering to said entity for a financial product or a financial service, the communication having a communication format, wherein said communication format comprises at least one portion that accommodates the variable information, said generating means incorporating the variable information into said at least one portion of the communication, wherein the variable information is related to said offering, and wherein the variable information comprises at least one of financial product information, financial service information, offer information, and entity information;

CSJ wherein said determining means, said using means, and said generating means operate in one or more data processing devices within an automated process, wherein said determining means, said using means, and said generating means operate without the need for human intervention therebetween.

158. The apparatus of claim 157, wherein said determining means, said using means, and said generating means operate without human intervention therebetween.--

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